SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD

MEDSUPP RATE INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Filing at a Glance

Company: United Teacher Associates Insurance Company
Product Name: 2012 UTA Closed Std MedSupp Rate Increase

State: Arkansas

TOI: MS05I Individual Medicare Supplement - Standard Plans

Sub-TOI: MS05I.004 Plan D

Filing Type: Rate

Date Submitted: 12/20/2012

SERFF Tr Num: UTAC-128822829

SERFF Status: Closed-Approved-Closed

State Tr Num:

State Status: Approved-Closed

Co Tr Num: 2012 UTA CLOSED STD MEDSUPP RATE INCREASE

Implementation 02/15/2013

Date Requested:

Author(s): Jake Stevens

Reviewer(s): Stephanie Fowler (primary)

Disposition Date: 01/14/2013

Disposition Status: Approved-Closed

Implementation Date:

State Filing Description:

SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD

MEDSUPP RATE INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

General Information

Project Name: 2012 UTA Closed Std MedSupp Rate Increase Status of Filing in Domicile: Pending

Project Number: 2012 UTA Closed Std MedSupp Rate Date Approved in Domicile:

Increase

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: 2% Filing Status Changed: 01/14/2013

State Status Changed: 01/14/2013

Deemer Date: Created By: Jake Stevens

Submitted By: Jake Stevens Corresponding Filing Tracking Number:

Filing Description:

This rate increase on UTA Standardized Medicare Supplement forms also serves as the 2012 annual rate certificaion.

Company and Contact

Filing Contact Information

Jakob Stevens, Intern jstevens@gafri.com 11200 Lakeline Blvd. 512-531-4846 [Phone]

Austin, TX 78717

Filing Company Information

United Teacher Associates CoCode: 63479 State of Domicile: Texas
Insurance Company Group Code: 84 Company Type: Insurance

11200 Lakeline Blvd., Suite 100 Group Name: Company

P.O. Box 26580 FEIN Number: 58-0869673 State ID Number:

Austin, TX 78755-0580 (800) 880-8824 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes

Fee Explanation: Domicile (TX) charges \$100 for a MedSupp rate filing.

Per Company: No

CompanyAmountDate ProcessedTransaction #United Teacher Associates Insurance Company\$100.0012/20/201265960471

SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD MEDSUPP RATE INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------------|------------|----------------|
| Approved-Closed | Stephanie Fowler | 01/14/2013 | 01/14/2013 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|----------|--------------------------|--------------|------------|----------------|
| Rate | Current & Proposed Rates | Jake Stevens | 01/14/2013 | 01/14/2013 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|--------------------------------------|------------------|--------------|------------|----------------|
| Reopen for Annual Rate Certification | Note To Reviewer | Jake Stevens | 01/11/2013 | 01/11/2013 |

SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD MEDSUPP RATE

INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Disposition

Disposition Date: 01/14/2013

Implementation Date: Status: Approved-Closed

Comment: This filing is approved as the company's "annual rate filing". No increase is approved.

| | Overall % | Overall % | Written Premium | # of Policy | Written | Maximum % | Minimum % |
|----------------------|-----------|-----------|-----------------|-------------------------|---------------|----------------|----------------|
| Company | Indicated | Rate | Change for | Holders Affected | Premium for | Change | Change |
| Name: | Change: | Impact: | this Program: | for this Program: | this Program: | (where req'd): | (where req'd): |
| United Teacher | 2.000% | 2.000% | \$3,075 | 53 | \$153,740 | 2.000% | 2.000% |
| Associates Insurance | | | | | | | |
| Company | | | | | | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|----------------------------------|----------------------|---------------|
| Supporting Document | Health - Actuarial Justification | Approved-Closed | No |
| Rate (revised) | Current & Proposed Rates | Approved-Closed | Yes |
| Rate | Current & Proposed Rates | Disapproved | No |

SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD MEDSUPP RATE INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Amendment Letter

Submitted Date: 01/14/2013

Comments:

I have resubmitted a revised rate chart reflecting our proposed 0% increase. Please let me know if you have any questions or concerns.

Changed Items:

No Form Schedule Items Changed.

| tem No. | Document Name | Affected Form Numbers | Rate Action | Rate Action Information | Attachments | Date Submitted |
|------------|--------------------------|-------------------------------------|----------------|---|--|------------------------|
| 1 | Current & Proposed Rates | MS-020701, MS- 020901, MS-021201 | Revised | Previous State Filing Number: Percent Rate Change Request: 2 | Exhibit 4 - Current & Proposed Rates @ 0%.pdf, | 01/14/2013 By: |
| Previo | ous Version | | | | | |
| 1 | Current & Proposed Rates | MS-020701, MS- 020901, MS-021201 | Revised | Previous State Filing Number: | Exhibit 4 - Current & Proposed Rates.pdf, | 12/20/2012 By: Jake |
| | | | | Percent Rate Change Request: 2 | | Stevens |

No Supporting Documents Changed.

SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD

MEDSUPP RATE INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Note To Reviewer

Created By:

Jake Stevens on 01/11/2013 03:09 PM

Last Edited By:

Jake Stevens

Submitted On:

01/11/2013 03:09 PM

Subject:

Reopen for Annual Rate Certification

Comments:

Thank you for your correspondence on this filing. May you please reopen the filing so that I can submit proposed rates reflecting a 0% increase in order to satisfy the annual rate certification requirement?

Please feel free to contact me by email at jacob.stevens@cigna.com if you have any questions or concerns.

SERFF Tracking #: UTAC-128822829 State Tracking #: 2012 UTA CLOSED STD MEDSUPP RATE

INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 04/27/2011

Filing Method of Last Filing: SERFF

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|-----------------------------------|------------------------------|--|--|-----------------------------------|---------------------------------------|---------------------------------------|
| United Teacher Associates Insurance Company | 2.000% | 2.000% | \$3,075 | 53 | \$153,740 | 2.000% | 2.000% |

SERFF Tracking #: UTAC-128822829 State Tracking #: Company Tracking #: 2012 UTA CLOSED STD MEDSUPP RATE INCREAS...

State: Arkansas Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.004 Plan D

Product Name: 2012 UTA Closed Std MedSupp Rate Increase

Project Name/Number: 2012 UTA Closed Std MedSupp Rate Increase/2012 UTA Closed Std MedSupp Rate Increase

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | | Attachments |
|-------------|-----------------------------------|--------------------------|---|-------------|--|-------|---|
| 1 | Approved- Closed 01/14/2013 | Current & Proposed Rates | MS-020701, MS-020901, MS- 021201 | Revised | Previous State Filing Number: Percent Rate Change Request: | 2.000 | Exhibit 4 - Current & Proposed Rates @ 0%.pdf |

United Teacher Associates Insurance Company

Rate Chart

Forms MS-020901, MS-020701, MS-021201 Medicare Supplement Plans D, F, G Community Rated Annual Rates Arkansas Effective Rates 7/1/2011

| | CURI | RENT | PROPOSED | | |
|------|------------|----------|------------|----------|--|
| Plan | Non-Smoker | Smoker | Non-Smoker | Smoker | |
| D | 3,184.55 | 3,980.14 | 3,184.55 | 3,980.14 | |

| | CURRENT | | PROPOSED | |
|------|-------------------|----------|------------|----------|
| Plan | Non-Smoker Smoker | | Non-Smoker | Smoker |
| F | 3,771.87 | 4,667.00 | 3,771.87 | 4,667.00 |

| | CURRENT | | PROPOSED | |
|------|------------|----------|------------|----------|
| Plan | Non-Smoker | Smoker | Non-Smoker | Smoker |
| G | 3,137.87 | 3,923.41 | 3,137.87 | 3,923.41 |

Area Factors: 1 0.790 716, 717, 724-726, 728-729

2 0.830 719-721, 727 3 0.925 718, 722-723

Modal Factors: 0.5250 Semi-Annual

0.2650 Quarter 0.0835 Month